(to be used for all correspondence after initial filing)

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		PTO/SB/21 (09-04).
Application Number	10/825,971	
Filing Date	April 16, 2004	
First Named Inventor	VanFleet, Steven L.	
Art Unit	3621	
Examiner Name	Evens J. Augustin	
Attorney Docket Number	020375-050000US	

Total Number of	Pages in This Submission		02	20375-050000005		
		ENCLOSURES (Che	ck all that appl	у)		
Amendme And Air Air Extension Express A	emittal Form see Attached ent/Reply fter Final ffidavits/declaration(s) of Time Request shandonment Request	Drawing(s)  Licensing-related Paper Petition Petition to Convert to a Provisional Application Power of Attorney, Rev Change of Correspond Terminal Disclaimer Request for Refund	ers vocation ence Address	After Allowance Communication to TC  Appeal Communication to Board of Appeals and Interferences  Appeal Communication to TC (Appeal Notice, Brief, Reply Brief)  Proprietary Information  Status Letter  Other Enclosure(s) (please identify below):  Return Postcard Copy of Search Examination Report		
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Printed name	Patrick M. Bouch	er				
Date	June 30, 2005 .		Reg. No.	44,037		
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Typed or printed	Maria Ga	hor		Date June 30, 2005		

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Attorney Docket No.: 020375-050000US

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Steven L. VanFleet et al.

Application No.: 10/825,971

Filed: April 16, 2004

For: METHODS AND SYSTEMS FOR

ONLINE TRANSACTION

**PROCESSING** 

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Group Director: 3621

Examiner: Evens J. Augustin

Art Unit: 3621

INFORMATION DISCLOSURE

STATEMENT UNDER 37 CFR §1.97 and

§1.98

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Sir:

The references cited on attached form PTO/SB/08A and PTO/SB/08B are being called to the attention of the Examiner. Copies of the references are not enclosed.

Also enclosed is a copy of the Search/Examination report corresponding to the PCT application.

It is respectfully requested that the cited references be expressly considered during the prosecution of this application, and the references be made of record therein and appear among the "references cited" on any patent to issue therefrom.

As provided for by 37 CFR 1.97(g) and (h), no inference should be made that the information and references cited are prior art merely because they are in this statement and no

Steven L. VanFleet et al. Application No.: 10/825,971

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representation is being made that a search has been conducted or that this statement encompasses all the possible relevant information.

This IDS is being filed on or before payment of the issue fee. CERTIFICATION

I hereby certify that each item of information contained in this Information

Disclosure Statement was first cited in any communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of this statement.

Please charge the IDS fee of \$180 to Deposit Account No. 20-1430. Please deduct any additional fees from, or credit any overpayment to, the above-noted Deposit Account.

Respectfully submitted,

Patrick M. Boucher Reg. No. 44,037

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	U.S. PATENT DOCUMENTS+						
		Document Number		i I			
Examiner Initials*	Cite No. <sup>1</sup>	Number Kind Code <sup>2</sup> (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear		
/EA/	AA	US-2001/0054003	12-20-2001	Chien et al.			
/EA/	AB	US-2002/0111907	08-15-2002	Ling			
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FOREIGN PATENT DOCUMENTS							
Cite	Foreign Patent Document		Dublication Data	Name of Patentee or	Pages, Columns, Lines, Where Relevant		
No.1	Country Code <sup>3</sup>	Number <sup>4</sup>	Kind Code <sup>5</sup> (if known)	MM-DD-YYYY	Applicant of Cited Document	Passages or Relevant Figures Appear	T€
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Signature		Considered	1	

EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

Applicant's unique citation designation number (optional). Applicant is to place a check mark here if English language Translation is attached.